

**Information to identify the case:**

Debtor 1	<u>Vincent Sceno Jr.</u>	Social Security number or ITIN	xxx-xx-0256
	First Name Middle Name Last Name	EIN	--~-----
Debtor 2	<u>Leigh A. Willis-Sceno</u>	Social Security number or ITIN	xxx-xx-1185
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--~-----
United States Bankruptcy Court District of New Jersey			
Case number:	19-28153-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent Sceno Jr.

Leigh A. Willis-Sceno

7/18/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Vincent Sceno, Jr.  
Leigh A. Willis-Sceno  
Debtors

Case No. 19-28153-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 18, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Vincent Sceno, Jr., Leigh A. Willis-Sceno, 539 Lincoln Avenue, Paulsboro, NJ 08066-1136
cr	+ CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180
cr	+ CONSUMER DEPARTMENT PNC BANK, NATIONAL ASSOCIATION, PO BOX 94982, CLEVELAND, OH 44101-4982
cr	+ U.S.BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FO, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518474864	+ Borough of Paulsboro, Tax Collector, 1211 Delaware Street, Paulsboro, NJ 08066-1200
518474872	+ JC Penny, PO Box 6497, Sioux Falls, SD 57117-6497
518474874	+ Mariner Finance, 814 White Horse Pike, Ste 1, Oaklyn, NJ 08107-1266
518474877	+ Mr. Cooper Mortgage Co., 8950 Cypress Waters Blvd., Dallas, TX 75019-4620
518524967	+ PNC BANK, NATIONAL ASSOCIATION, Frank J. Martone, 1455 BROAD STREET, BLOOMFIELD, NJ 07003-3068
518474878	+ PNC Bank, NA, Atten: Frank Martone, PC, 1455 Broad Street, Bloomfield, NJ 07003-3068
518580302	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0272
518474882	+ State of New Jersey, Dept. of Treasury, PO Box 302, Trenton, NJ 08646-0302
518493092	+ Towd Point Mortgage Trust, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 18 2024 20:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 18 2024 20:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Jul 19 2024 00:37:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: RASEBN@raslg.com	Jul 18 2024 20:53:00	U.S. Bank National Association, as Trustee for Ban, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518499411	+ EDI: PHINAMERI.COM	Jul 19 2024 00:37:00	ACAR Leasing LTD, PO Box 183853, Arlington, TX 76096-3853
518474862	+ EDI: BANKAMER	Jul 19 2024 00:37:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518474863	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jul 18 2024 21:04:24	Best Egg, 4315 Pickett Road, Saint Joseph, MO 64503-1600
518474865	EDI: CAPITALONE.COM	Jul 19 2024 00:37:00	Boscov's, PO Box 85619, Richmond, VA 23285-5619
518474866	+ EDI: CAPITALONE.COM	Jul 19 2024 00:37:00	Capital One, PO Box 30281, Salt Lake City, UT

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			84130-0281
518552898	+ EDI: AIS.COM	Jul 19 2024 00:37:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518474867	+ Email/PDF: creditonebkn notifications@resurgent.com	Jul 18 2024 21:04:14	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
518479704	Email/Text: EBNBKNOT@ford.com	Jul 18 2024 20:55:00	Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI, 48255-0953
518491871	Email/Text: EBNBKNOT@ford.com	Jul 18 2024 20:55:00	Ford Motor Credit Company, LLC, PO BOX 62180, COLORADO SPRINGS CO 80962-2180
518474868	+ Email/Text: EBNBKNOT@ford.com	Jul 18 2024 20:55:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
520179388	+ EDI: AISACG.COM	Jul 19 2024 00:37:00	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518474870	+ EDI: PHINAMERI.COM	Jul 19 2024 00:37:00	GM Financial, PO Box 78142, Phoenix, AZ 85062-8142
518474869	+ EDI: PHINGENESIS	Jul 19 2024 00:37:00	Genesis FS Card, PO Box 4477, Beaverton, OR 97076-4401
518598074	EDI: JEFFERSONCAP.COM	Jul 19 2024 00:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518474871	+ Email/Text: BKRMailOPS@weltman.com	Jul 18 2024 20:54:00	Jared, 375 Ghent Road, Akron, OH 44333-4601
518545741	Email/PDF: resurgentbkn notifications@resurgent.com	Jul 18 2024 21:16:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518474873	+ EDI: LENDNGCLUB	Jul 19 2024 00:37:00	Lending Club, 71 Stevenson Lane, San Francisco, CA 94105-2934
518589523	+ Email/Text: bankruptcy@marinerfinance.com	Jul 18 2024 20:53:00	MARINER FINANCE, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
518563394	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 18 2024 21:04:13	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518474875	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 18 2024 20:53:00	Mercury -FBT, 1415 Warm Springs, Columbus, GA 31904-8366
518474876	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 18 2024 21:04:13	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
518592964	Email/Text: Bankruptcy.Notices@pnc.com	Jul 18 2024 20:53:00	PNC Bank National Association, PO Box 94982, Cleveland, OH 44101
518474879	^ MEBN	Jul 18 2024 20:49:43	Prosper, 221 Main Street, San Francisco, CA 94105-1909
518575324	EDI: Q3G.COM	Jul 19 2024 00:37:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
518474880	^ MEBN	Jul 18 2024 20:53:46	Raymour & Flanigan, PO Box 220, Liverpool, NY 13088-0220
518560094	Email/PDF: resurgentbkn notifications@resurgent.com	Jul 18 2024 21:16:32	Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518474881	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 18 2024 20:55:00	Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250
518477987	^ MEBN	Jul 18 2024 20:53:13	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518598957	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 18 2024 20:55:00	Towd Point Mortgage Trust et. al., c/o Select

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518563029	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 18 2024 20:53:00	Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518601583	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 18 2024 20:55:00	U.S. BANK NATIONAL ASSOCIATION, NATIONSTAR MORTGAGE LLC DBA MR.COOPER, ATTN: BANKRUPTCY DEPT, PO BOX 619096, DALLAS, TX 75261-9096
518490439	+ Email/Text: RASEBN@raslg.com	Jul 18 2024 20:53:00	U.S. BANK TRUST NATIONAL ASSOCIATION, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
518588207	EDI: WFFC2	Jul 19 2024 00:37:00	U.S. Bank National Association, c/o RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
			Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmil@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmil@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Anthony Landolfi	on behalf of Debtor Vincent Sceno Jr. anthony@landolfilaw.com, kathy@landolfilaw.com
Anthony Landolfi	on behalf of Joint Debtor Leigh A. Willis-Sceno anthony@landolfilaw.com kathy@landolfilaw.com
Denise E. Carlon	on behalf of Creditor Towd Point Mortgage Trust 2019-SJ2 U.S. Bank National Association, as Indenture Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frank J Martone	on behalf of Creditor CONSUMER DEPARTMENT PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage Pass-Through Certificates, Series 2008-FT1 hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	

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on behalf of Trustee Isabel C. Balboa [ecfmail@standingtrustee.com](mailto:ecfmail@standingtrustee.com) [summarymail@standingtrustee.com](mailto:summarymail@standingtrustee.com)

John R. Morton, Jr.

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing [ecfmail@mortoncraig.com](mailto:ecfmail@mortoncraig.com) [mortoncraigecf@gmail.com](mailto:mortoncraigecf@gmail.com)

John R. Morton, Jr.

on behalf of Creditor CAB East LLC serviced by Ford Motor Credit Company LLC [ecfmail@mortoncraig.com](mailto:ecfmail@mortoncraig.com),  
[mortoncraigecf@gmail.com](mailto:mortoncraigecf@gmail.com)

U.S. Trustee

[USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 11